

Appl. No. 10/071,566
Amdt. dated October 15, 2004
Reply to Office Action of August 19, 2004

Amendments to the Specification:

Please replace the "Title of the Invention" at page 1, line 1 with the following:

A MODIFIED RETIREMENT PAYLOAD ARRAY

Please replace the "Title of the Invention" at page 38, line 1 with the following:

A MODIFIED RETIREMENT PAYLOAD ARRAY